



# UCOR Health & Welfare Benefit Plan East Tennessee Technology Park (ETTP)

## 2019 Annual Benefits Enrollment

**Eligible UCOR Active Salaried & BU Employees**



*Note: This summary information provides an overview of some of the main features of the benefit plans for eligible employees but does not reflect all of the benefits, exclusions, and limitations of the plans. For all of the plan rules, details, and coverage provisions, the terms of the plans are governed by the Plan Documents and insurance contracts. Should there be any inconsistencies between the Plan Documents and this summary information, the Plan Documents and insurance contracts will prevail. The Company reserves the right to amend or terminate any of the plans, in whole or in part, at any time.*

***Safely Delivering the Department of Energy's Vision  
for the East Tennessee Technology Park Mission***



# New in 2019

- Monthly benefit rates are changing for 2019 for some medical and dental monthly contributions.
- There are no major plan provision changes for any benefits for 2019.
- If you want to keep the same benefits you have now, you are required to take action during the 2019 Annual Benefits Enrollment period.
  - If you don't take action, you will not have medical, dental, vision, or Flexible Spending Account (FSA) benefits in 2019.
  - You do not need to re-enroll in Life Insurance, Accidental Death and Dismemberment Insurance, or the Salaried LTD Buy-Up plan in 2019.
- You and your family members will have access to a variety of new programs and services:
  - Health Advocate
  - Teladoc
  - AbleTo Condition Management Program

**2019 Annual Benefits Enrollment Period: November 12 - 20, 2018**



# Good News for 2019!

## Rate Information – ETTP Benefit Plans

Plan	Rates	Carrier
PPO Medical (Salaried, USW, ATLC-Y12, ATLC-ORNL)	Changing	Aetna
CDHP Medical	No change	Aetna
Dental	Higher	Cigna
Vision	No change	VSP
Salaried Long-Term Disability Buy-up	No change	Unum
Employee Basic/Optional Life Insurance and AD&D	No change	Securian
Dependent-Spouse Life Insurance	No change	Securian
Dependent-Child Life Insurance	No change	Securian



# Medical Plans and Prescription Drugs

- If you want to keep the same medical benefits you have now, **you are required to re-enroll** during the 2019 Annual Benefits Enrollment period. **If you don't take action, you will not have benefits in 2019.**
- Employee monthly contributions for the Medical Plan are changing in 2019 from 2018.
  - Contributions for eligible salaried employees and ATLC-Y12 will decrease.
  - Contributions for eligible USW and ATLC-ORNL bargaining unit employees will increase.
- Employee monthly contributions for the CDHP will remain the same.

**If you want medical coverage in 2019, you must make an election during the 2019 Annual Benefits Enrollment period.**





# Medical Plan Services

- You and your family members will have access to a variety of new programs and services:
  - ✓ **Health Advocate:** Get free, personalized assistance to help navigate the health care system – from understanding claims to choosing providers, and even negotiating fees.
  - ✓ **Teladoc\*:** Access virtual support from board-certified doctors. You'll be able to speak to a doctor by phone or video 24/7, for a diagnosis of minor, short-term issues such as a fever or the flu.
  - ✓ **AbleTo Condition Management Program\*:** Take advantage of one-on-one support for depression from a professional therapist and coach via phone or video chat. This program is proven to help people feel better through positive thinking, behavior change, and mindfulness exercises.

*\*Available to you if you're eligible for and enrolled in UCOR Health and Welfare medical benefits*



# Overview of Medical Plan Options

- **Two plans to choose from:**
  - PPO Plan
  - Consumer Directed Health Plan (CDHP)

<b>Both Plans:</b>	<b>The plans have different:</b>
<ul style="list-style-type: none"><li>• Are administered by Aetna</li><li>• Are preferred provider organizations, with in-network and out-of-network coverage</li><li>• Include the same network of doctors and facilities</li><li>• Cover prescription drugs</li><li>• Cover in-network preventive services at 100%</li></ul>	<ul style="list-style-type: none"><li>• Annual deductibles</li><li>• Coinsurance amounts</li><li>• Out-of-pocket maximums</li><li>• Prescription drug formularies</li><li>• Monthly contributions</li></ul>



# Medical Plan Options Comparison

Plan Design Provisions		UCOR Aetna PPO Plan		UCOR Aetna CDHP	
		In-Network	Out-of-Network	In-Network	Out-of-Network
Annual Deductible Single/Family	UCOR, Salaried & ATLC-Y12	\$400/\$800	\$1,000/\$2,000	\$2,700/\$5,400	\$5,000/\$10,000
	UCOR BU, USW & ATLC-ORNL	\$300/\$600	\$600/\$1,200		
You pay	UCOR, Salaried & ATLC-Y12	20% after deductible <i>(Applicable copay/coinsurance)</i>	40% after deductible	50% after deductible <i>(No copay)</i>	50% after deductible <i>(No copay)</i>
	UCOR BU, USW & ATLC-ORNL	0% after deductible	30% after deductible		
Annual Out-of-Pocket Maximum Single/Family	UCOR, Salaried & ATLC-Y12	\$5,100/\$10,200	\$13,200/\$26,400	\$6,550/\$13,100	\$13,100/\$26,200
	UCOR BU, USW & ATLC-ORNL	\$6,350/\$12,700	\$2,000/\$4,000		

\*Portsmouth and Paducah BU employees should refer to their 2019 Annual Enrollment Benefits Guide.



# In-Network Prescription Drug Coverage

## UCOR Salaried & ATLC-Y12

Plan Design Provisions	PPO Plan		CDHP	
	Retail	Mail	Retail	Mail
<b>Annual Deductible</b>	\$100 per individual		Integrated with medical	
<b>Formulary</b>	4-Tier Premier Plus		Value Plus	
<b>Generic</b> (You pay)	30% after deductible, to a max of \$150	30% after deductible, to a max of \$300	30% after deductible	30% after deductible
<b>Formulary Brand Name</b> (You pay)	30% after deductible, to a max of \$150	30% after deductible, to a max of \$300	30% after deductible	30% after deductible
<b>Non-Formulary Brand Name</b> (You pay)	30% after deductible, to a max of \$300	30% after deductible, to a max of \$600	45% after deductible	45% after deductible
<b>Specialty</b> (You pay)	30% after deductible, to a max of \$400	Not applicable	45% after deductible	Not applicable
<b>Annual Out-of-Pocket Maximum</b> Single/Family	\$1,500/\$3,000		Integrated with medical	

\*Portsmouth and Paducah BU employees should refer to their 2019 Annual Enrollment Benefits Guide.





# In-Network Prescription Drug Coverage

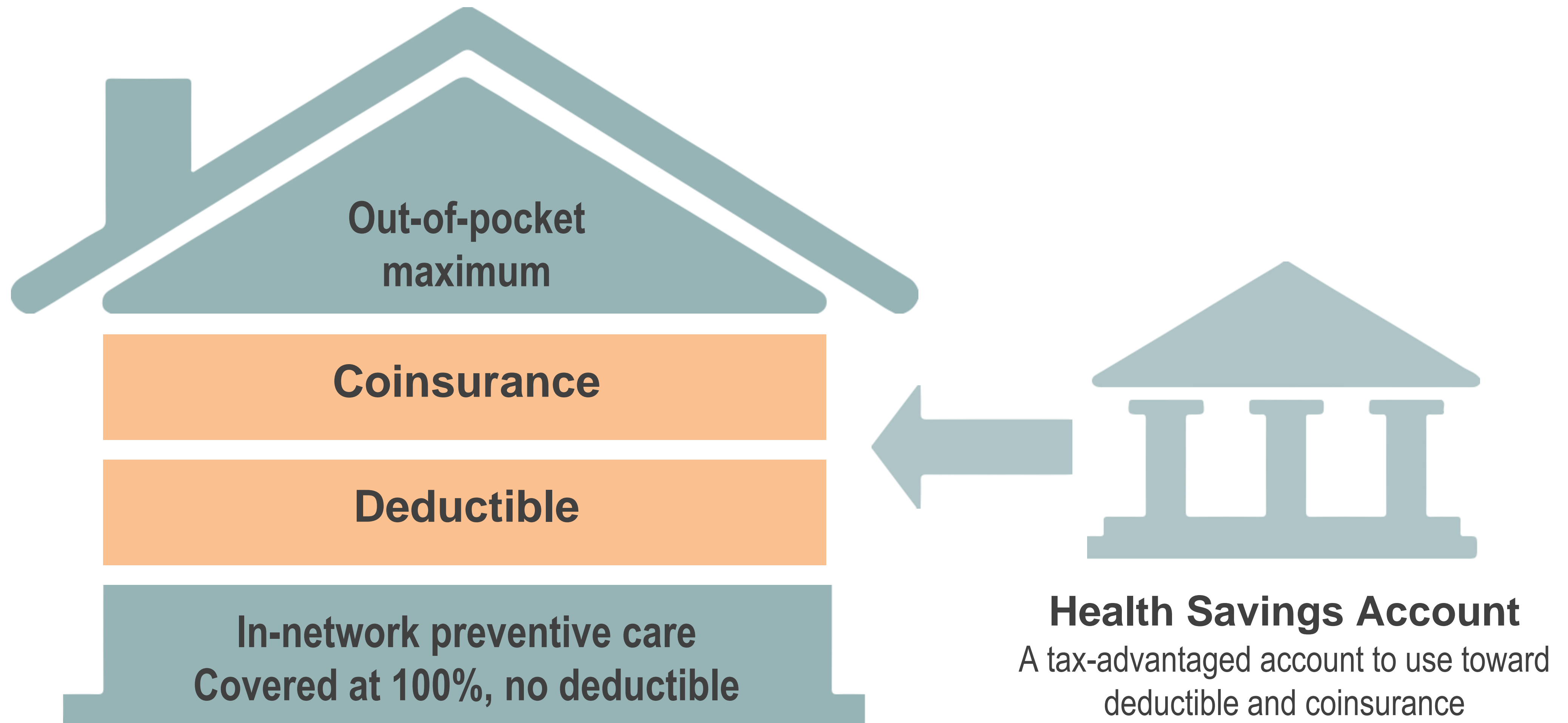
## UCOR BU (USW & ATLC-ORNL)

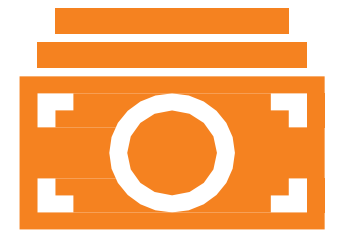
Plan Design Provisions	PPO Plan		CDHP	
	Retail	Mail	Retail	Mail
<b>Annual Deductible</b>	\$75 per individual		Integrated with medical	
<b>Formulary</b>	5-Tier Premier Plus		Value Plus	
<b>Generic</b> (You pay)	20% after deductible with \$10 minimum	\$20 copay	30% after deductible	30% after deductible
<b>Formulary Brand Name</b> (You pay)	30% after deductible with \$10 minimum	\$40 copay	30% after deductible	30% after deductible
<b>Non-Formulary Brand Name</b> (You pay)	30% after deductible with \$10 minimum	\$60 copay	45% after deductible	45% after deductible
<b>Specialty</b> (You pay)	30% after deductible (preferred \$25 min/\$50 max; non-preferred \$40 min/\$80 max)	Not applicable	45% after deductible	Not applicable
<b>Annual Out-of-Pocket Maximum</b> Single/Family	Integrated with medical			

\*Portsmouth and Paducah BU employees should refer to their 2019 Annual Enrollment Benefits Guide.



# How the CDHP Works





# Health Savings Account (HSA)

- **CDHP plan participants can open and contribute to an individual HSA at the financial institution of their choice**
- **Your contributions have a triple tax advantage:**
  - Deducted from your income tax filing
  - May grow tax free
  - Can be used tax free for eligible health care expenses (deductible, coinsurance, etc.), now and in the future
- **The account funds roll over year to year and are portable**
- **You cannot make contributions to an HSA if you have a Health Care Flexible Spending Account (FSA)**



# Flexible Spending Accounts

## Eligible UCOR Active Employees Only

- **Save tax-free dollars in an FSA to pay for eligible expenses**
- **Two options:**
  - Health Care FSA
  - Dependent Care FSA
- **Annual maximum contribution limits:**
  - Health Care FSA: \$2,650
  - Dependent Care FSA: \$5,000 (or \$2,500 if you file a separate tax return)
- Do not elect a Health Care FSA if you enroll in the CDHP and open a Health Savings Account

**If you want this benefit, you must make an election during the 2019 Annual Benefits Enrollment period.**

*\*Portsmouth and Paducah BU employees should refer to their 2019 Annual Enrollment Benefits Guide.*





# Vision

- UCOR eligible employees must re-enroll for vision coverage in 2019
- There will be no change in monthly contributions for eligible UCOR employees for 2019
- No change to provider: VSP
- Plan provisions will remain the same

**If you want this benefit, you must make an election during the 2019 Annual Benefits Enrollment period.**

*\*Portsmouth and Paducah BU employees should refer to their 2019 Annual Enrollment Benefits Guide.*



# Dental

- UCOR eligible employees must re-enroll for dental coverage in 2019
- Higher contributions for 2019
- No change to provider: Cigna
- 100% preventive care coverage at any dentist (in- or out-of-network)
- Both in-network and out-of-network coverage
- You will pay less when you use in-network providers
- Check to see if your provider is in the Cigna network

**If you want this benefit, you must make an election during the 2019 Annual Benefits Enrollment period.**



# Employee and Dependent Life Insurance

- **Basic and Optional Life Insurance Plans for 2019 will continue to be offered through Securian.**
- **If you make no changes to your Life Insurance coverage during Annual Benefits Enrollment, you will have the same coverage as 2018 at the 2019 contribution levels.**
- **Basic Life**
  - No change in monthly contribution rate
  - Equal to 2x annual earnings
  - You must elect Basic Life in order to purchase Optional Life Insurance
- **Optional Life Insurance**
  - Employee, Spouse, and Dependent
    - No change in premium rates
    - If you would like to increase your coverage, you will be subject to EOI requirements.
- **Your cost will be shown in the Mercer Single Source 1™ enrollment system beginning November 12**



# Accidental Death and Dismemberment Eligible UCOR Employees

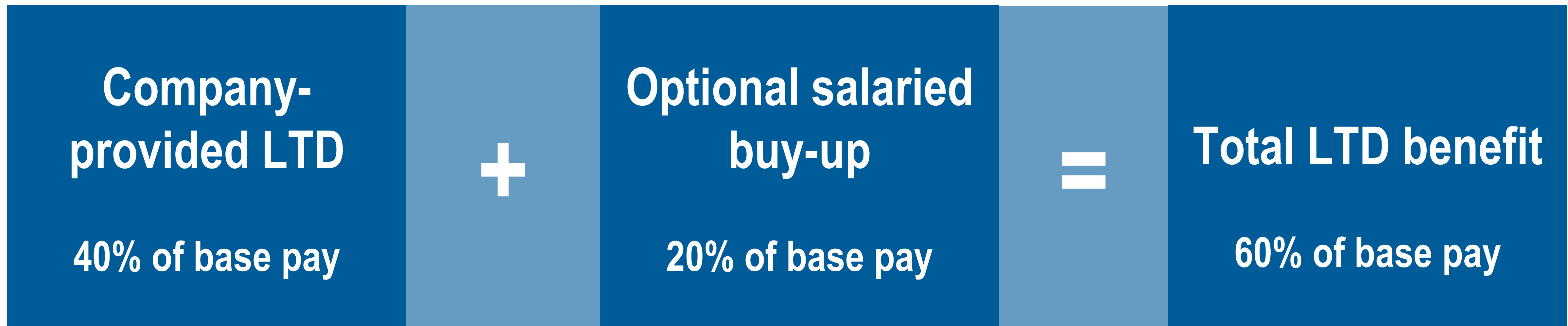
- Accidental Death and Dismemberment (AD&D) will continue to be offered through Securian.
- There are no changes to AD&D coverage or rates for 2019
- If you make no changes to your AD&D coverage during Annual Benefits Enrollment, you will have the same coverage as 2018 at the 2019 contribution levels.
- You do not need to re-enroll in this benefit for 2019.





# Long-Term Disability (LTD) Eligible Active Salaried Employees

- The LTD benefit is provided through Unum.
- There are no changes to the LTD plan provisions for 2019.
- If you make no changes to your LTD Buy-Up coverage during Annual Benefits Enrollment, you will have the same coverage as 2018 at the 2019 contribution levels.





# Long-Term Disability Buy-Up Plan Salaried Employee Premium Example

2019 monthly premium is \$.34 per \$100 of covered monthly pay

## Employee Cost for LTD 20% Buy-Up Option

A.	Basic Annual Earnings	\$60,000
B.	Basic Monthly Earnings (\$60,000 divided by 12)	\$5,000
C.	Value per \$100 (\$5,000 divided by 100)	\$50
D.	Monthly Premium for 20% Buy-up (\$50 multiplied by \$.34)	\$17

*LTD benefits for those earning more than \$120,000 per year may be subject to certain coverage caps.  
Your actual monthly buy-up premium amount will be shown in the Mercer Single Source 1™ enrollment system beginning November 12.*



# Resources

Benefit	Resource	Phone	Website
Benefits Enrollment	<b>Mercer Single Source 1™</b>	(888) 890-5631	<a href="http://www.hrbenefitsadvantage.com">www.hrbenefitsadvantage.com</a>
Medical (claims & coverage)	<b>Aetna</b>	(888) 238-6203	<a href="http://www.aetna.com">www.aetna.com</a>
Vision (claims & coverage)	<b>Vision Services Plan (VSP)</b>	(800) 877-7195	<a href="http://www.vsp.com">www.vsp.com</a>
Dental (claims & coverage)	<b>Cigna</b>	(800) 244-6224	<a href="http://www.mycigna.com">www.mycigna.com</a>
Life, AD&D	<b>Securian</b>	(888) 658-0193	<a href="http://www.lifebenefits.com">www.lifebenefits.com</a>
STD, LTD, FMLA	<b>Unum</b>	(800) 421-0344	<a href="http://www.unum.com/claims">www.unum.com/claims</a>
Flexible Spending	<b>PayFlex</b>	(888) 238-6226	<a href="http://www.payflex.com">www.payflex.com</a>
Employee Assistance Program	<b>Aetna</b>	(888) 238-6232	<a href="http://www.resourcesforliving.com">www.resourcesforliving.com</a> Username: UCOREAP1 Password: EAP
Depression Management	<b>AbleTo (Aetna)</b>	(855) 773-2354	
Health Advocacy	<b>Health Advocate</b>	(866) 695-8622	<a href="http://www.HealthAdvocate.com/members">www.HealthAdvocate.com/members</a>
Telehealth	<b>Teladoc (Aetna)</b>	(855) Teladoc (835-2362)	<a href="http://www.Teladoc.com/Aetna">www.Teladoc.com/Aetna</a>



# 2019 Annual Benefits Enrollment Period

## November 12 - 20, 2018

**All details and premium rates are available on  
[www.ucor.com/benefitsRMP.html](http://www.ucor.com/benefitsRMP.html)**

**You must re-enroll in medical, dental, vision or Flexible Spending Account (FSA) benefits to have coverage in 2019. If you don't take action, you will not have medical, dental, vision, or FSA benefits in 2019. You do *not* need to re-enroll in Life Insurance, Accidental Death and Dismemberment Insurance, or the Salaried LTD Buy-Up plan.**